

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Albert R. Wilson, Jr.  
Debtor

Case No. 16-03766-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: AutoDocke  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 25

Date Rcvd: Jun 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 19, 2020.

db  
4832544 +Albert R. Wilson, Jr., 656 Burnthouse Road, Carlisle, PA 17015-9123  
4832546 Commercial Acceptance Co., 2300 Gettysburg Road #102, Camp Hill, PA 17011-7303  
+Commonwealth of Pennsylvania, Bureau of Labor and Industry,  
Office of Unemp Comp Tax Services OUCTS, PO Box 60848, Harrisburg, PA 17106-0848  
4832545 Commonwealth of Pennsylvania, Office of Attorney General, Collections Unit,  
14th Floor, Strawberry Square, Harrisburg, PA 14120  
4832547 +Cumberland Co. Adult Probation, 1 Courthouse Square, Carlisle, PA 17013-3323  
4832548 +Cumberland County Domestic Relations, 13 North Hanover Street, Carlisle, PA 17013-3014  
4832550 +Ditech Financial LLC, c/o Gregory Javardian, Esquire, Law Office of Gregory Javardian, LLC,  
1310 Industrial Blvd., 1st Fl., Suite 101, Southampton, PA 18966-4030  
4832551 Ditech Financial LLC, P.O. Box 44265, Jacksonville, FL 32231-4265  
4872752 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,  
Rapid City, South Dakota 57709-6154  
4832555 James C. Warmbrodt, Esq., Weltman, Weinberg & Reis Co., LPA, 436 7th Avenue, Suite 2500,  
Pittsburgh, PA 15219-1842  
4832559 +Specialized Loan Servicing LLC, 8742 Lucent Boulevard, Suite 300,  
Highlands Ranch, CO 80129-2386  
4872303 +The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC,  
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
4832560 +Vacation Charters LTD, P.O. Box 647, Lake Harmony, PA 18624-0647

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr  
EDI: RECOVERYCORP.COM Jun 17 2020 23:28:00 Recovery Management Systems Corporation,  
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
4869056 EDI: BL-BECKET.COM Jun 17 2020 23:28:00 Capital One, N.A., c/o Becket and Lee LLP,  
PO Box 3001, Malvern PA 19355-0701  
4832549 EDI: DISCOVER.COM Jun 17 2020 23:28:00 Discover Financial Services, P.O. Box 15316,  
Wilmington, DE 19850  
4834327 EDI: DISCOVER.COM Jun 17 2020 23:28:00 Discover Bank, Discover Products Inc,  
PO Box 3025, New Albany, OH 43054-3025  
4832553 +E-mail/Text: bknotice@ercbpo.com Jun 17 2020 19:26:45 ERC, P.O. Box 57547,  
Jacksonville, FL 32241-7547  
4832554 EDI: IRS.COM Jun 17 2020 23:28:00 Internal Revenue Service, PO Box 21126,  
Philadelphia, PA 19114  
4832556 +E-mail/Text: bncnotices@becket-lee.com Jun 17 2020 19:26:29 Kohls/Capone, PO Box 3115,  
Milwaukee, WI 53201-3115  
5332778 +EDI: AGFINANCE.COM Jun 17 2020 23:28:00 OneMain Financial, PO Box 3251,  
Evansville, IN 47731-3251  
4832557 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 17 2020 19:26:40  
Pennsylvania Department of Revenue, Dept. 280946, ATTN: Bankruptcy Division,  
Harrisburg, PA 17128-0946  
4832558 +E-mail/Text: bkdepartment@rtresolutions.com Jun 17 2020 19:26:47 Real Time Resolutions,  
1349 Empire Central Drive, Dallas, TX 75247-4029  
4834261 EDI: RECOVERYCORP.COM Jun 17 2020 23:28:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
4837279 +E-mail/Text: bmg.bankruptcy@centurylink.com Jun 17 2020 19:26:47  
The United Telephone Company of Pennsylvania, LLC, CenturyLink, 359 Bert Kouns,  
Shreveport, LA 71106-8124

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\*  
4913840\* +OneMain Financial, PO Box 3251, Evansville, IN 47731-3251  
Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,  
Rapid City, South Dakota 57709-6154  
4832552 ##+Ditech Financial LLC, P.O. Box 6172, Rapid City, SD 57709-6172

TOTALS: 0, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 19, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 17, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com  
Joshua I Goldman on behalf of Creditor Ditech Financial LLC josh.goldman@padgettllawgroup.com,  
bkgroup@kmlawgroup.com  
Mary F Kennedy on behalf of Creditor Ditech Financial LLC FKA Green Tree Servicing LLC  
mary@javardianlaw.com, angie.harrigan@javardianlaw.com  
Thomas I Puleo on behalf of Creditor Ditech Financial LLC tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Tracy Lynn Updike on behalf of Debtor 1 Albert R. Wilson, Jr. tlupdike@mette.com,  
cgfraker@mette.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**

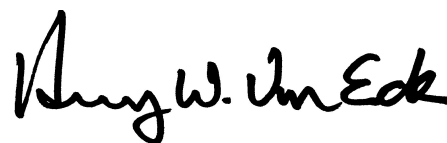
Debtor 1	<u>Albert R. Wilson Jr.</u>			Social Security number or ITIN	xxx-xx-8559
	First Name	Middle Name	Last Name	EIN	--_-----
Debtor 2				Social Security number or ITIN	-----
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	--_-----
United States Bankruptcy Court Middle District of Pennsylvania					
Case number: 1:16-bk-03766-HWV					

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Albert R. Wilson Jr.  
dba Wilson Specialty Contractors, dba Wilson Plowing, fka  
George Wilson

6/17/20**By the  
court:**

Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: Tonia Wilson, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**